



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name CVB FINANCIAL CORP.

City/State ONTARIO, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 17,539,137

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group Number	Description
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- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

CVB FINANCIAL CORP.
701 NORTH HAVEN AVENUE, SUITE 350

ONTARIO, CA 91764

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Summary Ratios

	03/31/2022	03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	17,386,465	14,468,408			15,327,798			12,890,683			11,302,793		
Net income (\$000)	45,560	63,893			212,521			177,159			207,827		
Number of BHCs in peer group	134	133			130			128			125		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.60	2.55	52	2.87	2.67	61	2.71	2.60	55	3.24	2.77	81	3.87	3.01	87
+ Non-interest income	0.28	0.97	8	0.39	1.13	12	0.31	1.04	9	0.38	1.21	10	0.52	1.32	15
- Overhead expense	1.34	2.18	6	1.30	2.28	3	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10
- Provision for credit losses	0.06	0.04	66	-0.54	-0.12	8	-0.17	-0.09	29	0.18	0.51	13	0.04	0.15	20
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	16	0	0.01	42
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.47	1.35	62	2.48	1.78	87	1.95	1.66	73	1.95	1.04	92	2.59	1.56	96
Net operating income	1.05	1.03	54	1.77	1.36	83	1.39	1.26	68	1.37	0.81	89	1.84	1.19	96
Net income	1.05	1.02	54	1.77	1.35	83	1.39	1.26	68	1.37	0.82	89	1.84	1.19	96
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.87	2.96	42	3.20	3.18	50	3	3.06	43	3.71	3.55	57	4.58	4.41	64
Interest expense	0.03	0.20	2	0.06	0.29	5	0.04	0.25	3	0.12	0.52	2	0.22	1.08	1
Net interest income (tax equivalent)	2.84	2.75	51	3.14	2.88	63	2.96	2.80	58	3.59	3.01	82	4.36	3.33	88
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	22	0.12	0.16	50	0.04	0.11	33	0	0.27	4	0	0.21	5
Earnings coverage of net loan and lease losses (X)	13,173.20	38.54	99	29.32	25.70	69	85.77	39.72	79	886.43	22.91	97	-6,299.45	24.40	0
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.89	1.20	20	0.87	1.49	14	0.82	1.23	18	1.12	1.58	23	0.91	0.83	58
Allowance for loan and lease losses / Total loans and leases	0.89	1.17	22	0.87	1.47	14	0.82	1.20	21	1.12	1.55	24	0.91	0.81	58
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15	0.47	9	0.18	0.70	8	0.09	0.49	7	0.21	0.71	8	0.13	0.57	7
30–89 days past due loans and leases / Total loans and leases	0.03	0.32	2	0.02	0.33	4	0.03	0.32	3	0.04	0.39	3	0.02	0.43	3
Liquidity and Funding															
Net noncore funding dependence	-5.60	-1.97	37	-6.78	-0.51	32	-7.50	-2.33	35	-11.89	3.20	10	5.03	14.45	21
Net short-term noncore funding dependence	-5.72	-6.65	45	-6.95	-6.88	47	-7.60	-7.71	45	-12.09	-4.76	20	4.83	3.38	47
Net loans and leases / Total assets	48.55	59.31	19	55.40	60.99	28	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Capitalization															
Tier 1 leverage ratio	8.67	9.06	41	9.83	9.15	74	9.18	8.98	62	9.90	9.13	75	12.33	9.76	92
Holding company equity capital / Total assets	11.83	10.29	74	13.62	10.72	85	13.10	10.71	82	13.93	11.16	86	17.67	12.43	94
Total equity capital (including minority interest) / Total assets	11.83	10.40	71	13.62	10.85	85	13.10	10.82	82	13.93	11.29	85	17.67	12.57	94
Common equity tier 1 capital / Total risk-weighted assets	13.56	12.21	74	14.87	12.57	84	14.86	12.42	83	14.77	12.38	83	14.83	12.17	84
Net loans and leases / Equity capital (X)	4.10	5.82	17	4.07	5.73	15	3.76	5.53	14	4.11	5.58	19	3.76	5.21	19
Cash dividends / Net income	55.90	33.45	92	38.34	23.13	76	46.03	28.27	86	55.13	42.30	70	48.57	33.12	80
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	18.18	9.35	80	27.86	16.49	77	10.16	10.50	57	27.80	16.68	81	-2.14	9.26	8
Equity capital	2.69	4.03	58	4.08	9.13	33	3.66	7.46	42	0.70	6.99	20	7.72	10.49	50
Net loans and leases	3.58	6.29	42	11.35	7.22	69	-5.24	3.36	19	10.13	9.07	65	-2.66	9.10	4
Noncore funding	13.60	-10.65	83	27.19	-25.09	92	33.01	-14.79	93	1.52	-12.18	66	-36.71	6.59	4
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	98.10	103.47	23	98.61	102.85	24	97.96	103.22	19	99.15	102.81	26	100.52	103.22	39
Cash from ops + noncash items + op expense / Op expense + dividends	416.42	125.04	94	151.35	98.58	70	140.79	154.48	50	214.53	147.24	77	114.44	190.27	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	88,822	91,291	354,688	375,410	394,850	-2.70	86.84
Income from lease financing receivables.....	639	504	1,906	1,992	2,778	26.79	-41.96
Fully taxable income on loans and leases.....	88,920	91,425	355,060	375,646	395,465	-2.74	85.15
Tax-exempt income on loans and leases.....	541	370	1,534	1,756	2,163	46.22	-11.89
Estimated tax benefit on income on loans and leases.....	86	60	246	323	392	43.98	-53.57
Income on loans and leases (tax equivalent).....	89,547	91,855	356,840	377,725	398,020	-2.51	83.40
Investment interest income (tax equivalent).....	23,765	13,306	61,252	51,284	57,973	78.60	24.86
Interest on balances due from depository institutions.....	773	413	2,569	1,682	2,269	87.17	195.04
Interest income on other earning assets.....	378	223	1,043	1,000	1,256	69.51	-5.74
Total interest income (tax equivalent).....	114,463	105,797	421,704	431,691	459,518	8.19	67.05
Interest on time deposits of \$250K or more	48	93	264	821	926	-48.39	-66.67
Interest on time deposits < \$250K.....	27	521	937	2,978	3,496	-94.82	-79.70
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,052	1,198	4,145	8,803	12,698	-12.19	-9.00
Interest on other borrowings and trading liabilities.....	133	244	734	1,682	4,958	-45.49	-77.15
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	1,260	2,056	6,080	14,284	22,078	-38.72	-37.47
Net interest income (tax equivalent).....	113,203	103,741	415,624	417,407	437,440	9.12	70.21
Non-interest income.....	12,038	13,974	47,855	48,907	58,894	-13.85	38.03
Adjusted operating income (tax equivalent)	125,241	117,715	463,479	466,314	496,334	6.39	66.48
Overhead expense.....	58,236	47,160	190,771	192,119	198,597	23.49	70.70
Provision for credit losses.....	2,500	-19,500	-26,500	23,500	5,000		
Securities gains (losses)	0	0	0	0	5		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	63,729	89,759	298,722	250,874	292,742	-29.00	39.72
Applicable income taxes	17,806	25,593	85,127	72,361	83,247	-30.43	11.05
Tax equivalent adjustments	363	273	1,074	1,354	1,668	32.97	-66.20
Applicable income taxes (tax equivalent).....	18,169	25,866	86,201	73,715	84,915	-29.76	6.20
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	45,560	63,893	212,521	177,159	207,827	-28.69	59.84
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	45,560	63,893	212,521	177,159	207,827	-28.69	59.84
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	45,560	63,893	212,521	177,159	207,827	-28.69	59.84
Investment securities income (tax equivalent).....	23,765	13,306	61,252	51,284	57,973	78.60	24.86
US Treasury and agency securities (excluding mortgage-backed securities)	2,643	1,330	9,525	2,438	3,062	98.72	169.14
Mortgage-backed securities	18,723	10,411	45,539	42,211	46,604	79.84	32.38
All other securities	2,399	1,565	6,188	6,635	8,307	53.26	-38.61
Cash dividends declared.....	25,467	24,495	97,814	97,665	100,940	3.97	95.63
Common	25,467	24,495	97,814	97,665	100,940	3.97	95.63
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.63	2.75	41	2.92	2.96	48	2.75	2.85	41	3.35	3.27	56	4.07	4	57
Less: Interest expense	0.03	0.19	2	0.06	0.27	5	0.04	0.23	3	0.11	0.48	2	0.20	0.98	1
Equals: Net interest income (tax equivalent)	2.60	2.55	52	2.87	2.67	61	2.71	2.60	55	3.24	2.77	81	3.87	3.01	87
Plus: Non-interest income	0.28	0.97	8	0.39	1.13	12	0.31	1.04	9	0.38	1.21	10	0.52	1.32	15
Equals: adjusted operating income (tax equivalent)	2.88	3.56	12	3.25	3.87	20	3.02	3.70	13	3.62	4.04	32	4.39	4.41	48
Less: Overhead expense	1.34	2.18	6	1.30	2.28	3	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10
Less: Provision for credit losses	0.06	0.04	66	-0.54	-0.12	8	-0.17	-0.09	29	0.18	0.51	13	0.04	0.15	20
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0	0.02	17	0	0.01	43
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.47	1.35	62	2.48	1.78	87	1.95	1.66	73	1.95	1.04	92	2.59	1.56	96
Less: Applicable income taxes (tax equivalent)	0.42	0.31	77	0.72	0.40	91	0.56	0.38	87	0.57	0.23	96	0.75	0.36	96
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.05	1.03	54	1.77	1.36	83	1.39	1.26	68	1.37	0.81	89	1.84	1.19	96
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.05	1.02	54	1.77	1.35	83	1.39	1.26	68	1.37	0.82	89	1.84	1.19	96
Memo: Net income (last four quarters)	1.21	1.17	55	1.49	1.07	84	1.39	1.26	68	1.37	0.82	89	1.84	1.19	95
Net income-BHC and noncontrolling (minority) interest	1.05	1.04	52	1.77	1.37	82	1.39	1.27	68	1.37	0.83	89	1.84	1.20	95
Margin Analysis															
Average earning assets / Average assets	91.82	93.16	30	91.44	93.08	28	91.76	93.08	31	90.24	92.32	22	88.72	91.05	26
Average interest-bearing funds / Average assets	33.06	60.43	2	33.83	62.97	1	33.62	61.99	1	34.06	64.06	1	35.80	65.57	2
Interest income (tax equivalent) / Average earning assets	2.87	2.96	42	3.20	3.18	50	3	3.06	43	3.71	3.55	57	4.58	4.41	64
Interest expense / Average earning assets	0.03	0.20	2	0.06	0.29	5	0.04	0.25	3	0.12	0.52	2	0.22	1.08	1
Net interest income (tax equivalent) / Average earning assets	2.84	2.75	51	3.14	2.88	63	2.96	2.80	58	3.59	3.01	82	4.36	3.33	88
Yield or Cost															
Total loans and leases (tax equivalent)	4.21	3.88	74	4.44	4.05	75	4.42	4.01	77	4.68	4.27	76	5.27	5.09	68
Interest-bearing bank balances	0.20	0.18	71	0.10	0.10	52	0.13	0.14	42	0.15	0.27	15	3.76	2.04	94
Federal funds sold and reverse repos	0	0.28	20		0.26			0.25			0.68			2.44	
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.86	2.93	45	3.19	3.15	50	2.99	3.04	43	3.70	3.51	58	4.57	4.36	65
Investment securities (tax equivalent)	1.64	1.78	37	1.62	1.84	36	1.52	1.77	33	2.09	2.25	32	2.48	2.76	28
US Treasury and agency securities (excluding mortgage-backed securities)	1.85	1.09	90	0.88	1.30	28	1.62	1.14	82	2.32	1.75	79	2.43	2.32	67
Mortgage-backed securities	1.42	1.67	22	1.37	1.60	30	1.28	1.57	26	1.90	2.05	29	2.37	2.61	17
All other securities	2.59	2.75	50	2.55	2.93	36	2.56	2.81	43	3.16	3.24	53	3.35	4.06	31
Interest-bearing deposits	0.08	0.16	28	0.16	0.26	33	0.12	0.21	28	0.32	0.53	26	0.48	1.10	10
Time deposits of \$250K or more	0.22	0.48	12	0.37	0.82	10	0.28	0.66	10	0.76	1.42	7	0.80	1.96	4
Time deposits < \$250K	0.04	0.44	3	0.68	0.78	44	0.34	0.62	19	0.89	1.36	14	0.94	1.82	9
Other domestic deposits	0.09	0.13	42	0.12	0.17	37	0.10	0.15	38	0.25	0.36	36	0.42	0.93	12
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.08	0.16	28	0.10	0.18	47	0.09	0.17	44	0.24	0.62	15	0.47	1.86	15
Other borrowed funds and trading liabilities		1.14		0	1.38	4	0	1.27	2	0.04	1.50	3	2.25	2.38	41
All interest-bearing funds	0.09	0.31	7	0.17	0.42	9	0.12	0.37	9	0.33	0.74	10	0.55	1.49	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	12,038	13,974	47,855	48,907	58,894
Fiduciary activities income	2,232	2,128	9,045	8,314	8,224
Service charges on deposit accounts - domestic	5,289	4,197	18,003	17,326	20,752
Trading revenue.....	21	63	170	-13	143
Investment banking fees and commissions.....	579	470	2,468	1,505	1,236
Insurance activities revenue.....	11	13	58	159	65
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	6	624	1,412	1,281	4,763
Other non-interest income.....	3,900	6,479	16,699	20,335	23,711
Total overhead expenses	58,236	47,160	190,771	192,119	198,597
Personnel expense.....	32,790	30,088	119,300	121,204	121,063
Net occupancy expense.....	5,571	4,863	19,747	20,548	20,323
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,998	2,167	8,240	9,352	10,798
Other operating expenses.....	17,877	10,042	43,484	41,015	46,413
Fee income on mutual funds and annuities.....	185	283	1,428	863	597
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,038	1,004	975	992	1,017
Average personnel expense per employee.....	31.59	29.97	122.36	122.18	119.04
Average assets per employee.....	16,749.97	14,410.76	15,720.82	12,994.64	11,113.86

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.54	2.26	48	2.03	2.10	54	2.98	2.17	64	1.76	2.02	52	1.01	2.72	34
Overhead expenses / Net Interest Income + non-interest income	46.63	61.09	11	40.16	59.31	6	41.26	59.28	7	41.32	62.28	4	40.15	61.29	2
Percent of Average Assets															
Total overhead expense	1.34	2.18	6	1.30	2.28	3	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10
Personnel expense.....	0.75	1.21	11	0.83	1.28	11	0.78	1.21	11	0.94	1.30	16	1.07	1.41	19
Net occupancy expense.....	0.13	0.23	12	0.13	0.24	13	0.13	0.23	14	0.16	0.26	13	0.18	0.28	15
Other operating expenses.....	0.46	0.71	13	0.34	0.73	3	0.34	0.72	3	0.39	0.94	3	0.51	0.97	5
Overhead less non-interest income	1.06	1.18	37	0.92	1.10	29	0.93	1.10	33	1.11	1.25	38	1.24	1.32	41
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	46.50	60.59	11	40.06	58.69	6	41.16	58.83	6	41.20	61.82	4	40.01	60.64	2
Personnel expense.....	26.18	33.94	17	25.56	33.28	15	25.74	32.93	17	25.99	32.36	20	24.39	32.39	14
Net occupancy expense.....	4.45	6.43	22	4.13	6.42	20	4.26	6.23	21	4.41	6.58	16	4.09	6.52	11
Other operating expenses.....	15.87	19.35	22	10.37	18.45	3	11.16	19.18	3	10.80	22.28	3	11.53	21.20	0
Total non-interest income	9.61	26.24	11	11.87	28.42	11	10.33	27.67	9	10.49	28.83	10	11.87	29.23	10
Fiduciary activities income	1.78	2.31	53	1.81	2.15	51	1.95	2.20	52	1.78	2.09	53	1.66	1.97	54
Service charges on domestic deposit accounts	4.22	3.51	58	3.57	3.21	57	3.88	3.27	58	3.72	3.27	58	4.18	3.88	52
Trading revenue.....	0.02	0.53	59	0.05	0.97	51	0.04	0.62	52	0	1.28	6	0.03	1.18	40
Investment banking fees and commissions.....	0.46	2.33	30	0.40	2.51	27	0.53	2.58	29	0.32	2.46	22	0.25	3.54	17
Insurance activities revenue.....	0.01	0.38	38	0.01	0.38	35	0.01	0.36	35	0.03	0.41	42	0.01	0.47	32
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.49	12	0	0.99	14	0	0.60	14	0	0.01	42	0	0.28	21
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	1.74	14	0.53	3.74	25	0.30	3.30	18	0.27	3.92	21	0.96	1.86	40
Other non-interest income.....	3.11	8.92	16	5.50	8.65	36	3.60	9.27	12	4.36	9.65	22	4.78	10.04	18
Overhead less non-interest income	36.89	33.42	60	28.19	29.66	39	30.84	30.52	42	30.71	31.93	44	28.15	31.06	35
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.94	20.83	93	28.51	21.04	94	28.50	21.18	97	28.84	18.63	96	28.44	20.56	93
Applicable income tax + TE / Pretax net operating income + TE	28.51	22.92	90	28.82	22.74	92	28.86	22.67	96	29.38	21.18	94	29.01	23.23	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	7,254,096	6,380,725	6,471,587	6,292,297	6,264,123	13.69	88.25
Commercial and industrial loans	816,933	1,474,556	820,079	1,536,825	837,962	-44.60	89.87
Loans to individuals	7,658	15,687	8,187	17,299	15,771	-51.18	-65.18
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	296,741	260,844	386,082	360,939	361,764	13.76	25.30
Other loans and leases	216,256	161,245	201,778	141,448	98,009	34.12	170.61
Less: Unearned income	0	0	0	0	13,052		-100.00
Loans and leases, net of unearned income	8,591,684	8,293,057	7,887,713	8,348,808	7,564,577	3.60	86.15
Less: Allowance for loan and lease losses	76,119	71,805	65,019	93,692	68,660	6.01	28.55
Net loans and leases	8,515,565	8,221,252	7,822,694	8,255,116	7,495,917	3.58	86.90
Debt securities that reprice or mature in over 1 year	5,989,407	3,878,898	5,083,409	2,974,196	2,405,570	54.41	91.16
Mutual funds and equity securities	15,916	16,883	16,693	12,179	0	-5.73	
Subtotal	14,520,888	12,117,033	12,922,796	11,241,491	9,901,487	19.84	88.84
Interest-bearing bank balances	1,486,428	1,413,334	1,668,535	1,879,418	30,139	5.17	439.31
Federal funds sold and reverse repos	2,470	0	0	0	0		-77.65
Debt securities that reprice or mature within 1 year	19,554	19,476	25,401	2,464	8,259	0.40	-14.59
Trading assets	1,110	958	1,083	889	880	15.87	63.48
Total earning assets	16,030,450	13,550,801	14,617,815	13,124,262	9,940,765	18.30	100.39
Non-interest-bearing cash and due from depository institutions	171,000	139,713	90,012	122,305	158,310	22.39	35.61
Premises, fixed assets, and leases	74,472	69,297	67,479	69,368	71,156	7.47	59.22
Other real estate owned	0	1,575	0	3,392	4,889	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	774	0	774	774	-100.00	-100.00
Intangible and other assets	1,263,215	1,078,278	1,108,391	1,099,213	1,106,556	17.15	231.34
Total assets	17,539,137	14,840,438	15,883,697	14,419,314	11,282,450	18.18	104.92
Quarterly average assets	17,386,465	14,468,408	16,005,842	13,945,932	11,354,766	20.17	114.32
Average loans and leases (YTD)	8,500,437	8,270,282	8,067,487	8,064,844	7,553,120	2.78	94.11
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	8,591,684	8,293,057	7,887,713	8,348,808	7,564,577	3.60	86.15
Real estate loans secured by 1–4 family	506,483	475,997	442,334	497,276	518,826	6.40	27.14
Commercial real estate loans	6,243,097	5,577,367	5,664,844	5,480,594	5,479,196	11.94	90.34
Construction and land development	73,479	96,354	62,265	85,144	123,767	-23.74	0.95
Multifamily	711,818	605,471	644,730	618,702	586,637	17.56	123.72
Nonfarm nonresidential	5,457,800	4,875,542	4,957,849	4,776,748	4,768,792	11.94	88.91
Real estate loans secured by farmland	504,516	327,361	364,409	314,427	266,101	54.12	188.12
Total investment securities	6,024,877	3,915,257	5,125,503	2,988,839	2,413,829	53.88	90.90
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	570,331	601,142	576,898	98,663	117,366	-5.13	220.35
Municipal securities	370,350	247,035	240,478	218,557	235,413	49.92	2.98
Mortgage-backed securities	5,068,280	3,050,197	4,291,434	2,659,440	2,061,050	66.16	93.96
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	15,916	16,883	16,693	12,179	0	-5.73	
Available-for-sale securities	3,646,220	2,811,390	3,182,840	2,398,034	1,739,377	29.69	60.55
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	28,231	29,886	29,467	30,285	39,354	-5.54	-62.72
Mortgage-backed securities	3,617,989	2,781,504	3,153,373	2,367,749	1,700,023	30.07	65.34
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-159,597	-1,503	-4,276	25,597	4,497		
Available-for-sale securities appreciation (depreciation)	-203,394	14,358	-1,326	54,749	21,900		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,526,964	1,922,313	2,179,385	1,808,709	1,637,628	31.45	17.47

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	9,107,304	7,577,839	8,104,056	7,455,387	5,245,517	20.18	127.73
NOW, ATS and transaction accounts	714,567	567,062	655,333	517,976	454,565	26.01	68.50
Time deposits less brokered deposits < \$250K	280,643	307,234	247,830	301,394	338,440	-8.65	64.54
MMDA and other savings accounts	4,289,550	3,526,424	3,889,371	3,361,444	2,558,538	21.64	115.21
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,392,064	11,978,559	12,896,590	11,636,201	8,597,060	20.15	118.49
Time deposits of \$250K or more	95,714	100,096	79,852	100,300	107,868	-4.38	-23.52
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	598,909	506,346	644,669	439,406	428,659	18.28	6.12
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	5,000	0	5,000	0	-100.00	
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		
Brokered deposits < \$250K	0	0	0	0	0		-100.00
Noncore funding	694,623	611,442	724,521	544,706	536,527	13.60	-15.32
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	25,774	0	25,774	25,774	-100.00	-100.00
Other liabilities	377,407	203,997	181,083	204,643	128,991	85.01	372.86
Total liabilities	15,464,094	12,819,772	13,802,194	12,411,324	9,288,352	20.63	105.84
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,325,644	1,213,451	1,209,903	1,211,780	1,298,792	9.25	132.16
Common surplus	0	0	0	0	0		
Retained earnings	895,661	800,259	875,568	760,861	682,692	11.92	92.65
Accumulated other comprehensive income	-146,262	6,956	-3,968	35,349	12,614		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,075,043	2,020,666	2,081,503	2,007,990	1,994,098	2.69	98.32
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,075,043	2,020,666	2,081,503	2,007,990	1,994,098	2.69	98.32
Total liabilities and capital	17,539,137	14,840,438	15,883,697	14,419,314	11,282,450	18.18	104.92
Memoranda							
Non-interest-bearing deposits	9,107,304	7,577,839	8,104,056	7,455,387	5,245,517	20.18	127.73
Interest-bearing deposits	5,380,474	4,500,816	4,872,386	4,281,114	3,459,411	19.54	89.21
Total deposits	14,487,778	12,078,655	12,976,442	11,736,501	8,704,928	19.95	111.72
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,081,503	2,007,990	2,007,990	1,994,098	1,851,190		
Accounting restatements	0	0	0	-1,325	0		
Net income	45,560	63,893	212,521	177,159	207,827		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,315	2,173	6,460	5,760	7,763		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	69,643	502	8,337	92,772	2,640		
Changes incident to business combinations	197,069	0	0	0	0		
Less: Dividends declared	25,467	24,495	97,814	97,665	100,940		
Change in other comprehensive income	-142,294	-28,393	-39,317	22,735	30,898		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-14,000	0	0	0	0		
Holding company equity capital, ending balance	2,075,043	2,020,666	2,081,503	2,007,990	1,994,098		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.36	37.11	57	43	36.10	64	40.74	36.25	57	43.64	36.22	62	55.52	37.78	80
Commercial and industrial loans	4.66	10.78	15	9.94	13.88	30	5.16	10.76	17	10.66	13.52	33	7.43	12.02	27
Loans to individuals	0.04	3.61	7	0.11	3.42	10	0.05	3.36	9	0.12	3.40	10	0.14	4.20	11
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	1.69	0.17	94	1.76	0.19	94	2.43	0.18	95	2.50	0.19	94	3.21	0.24	94
Other loans and leases.....	1.23	4.19	23	1.09	4.29	20	1.27	4.47	23	0.98	4.63	17	0.87	5.01	11
Net loans and leases.....	48.55	59.31	19	55.40	60.99	28	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Debt securities over 1 year.....	34.15	19.47	90	26.14	16.70	85	32	19.46	88	20.63	15.55	72	21.32	14.60	86
Mutual funds and equity securities	0.09	0.06	71	0.11	0.06	76	0.11	0.06	71	0.08	0.05	75	0	0.06	13
Subtotal	82.79	80.04	54	81.65	78.43	55	81.36	79.22	50	77.96	78.16	34	87.76	79.65	77
Interest-bearing bank balances	8.47	7.18	65	9.52	9.08	57	10.50	8.50	64	13.03	7.51	86	0.27	3.06	6
Federal funds sold and reverse repos	0.01	0.55	65	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.11	1.65	9	0.13	1.59	11	0.16	1.56	13	0.02	1.68	3	0.07	1.91	6
Trading assets	0.01	0.52	42	0.01	0.56	41	0.01	0.49	41	0.01	1.01	37	0.01	1.19	32
Total earning assets.....	91.40	91.28	53	91.31	91.48	50	92.03	91.77	52	91.02	91.05	50	88.11	89.53	31
Non-interest cash and due from depository institutions.....	0.97	0.96	56	0.94	1	44	0.57	0.82	25	0.85	1.07	32	1.40	1.14	69
Other real estate owned.....	0	0.01	11	0.01	0.02	50	0	0.01	9	0.02	0.02	65	0.04	0.03	71
All other assets.....	7.63	7.70	48	7.75	7.44	55	7.40	7.35	52	8.13	7.82	56	10.49	9.27	68
Memoranda															
Short-term investments	8.60	10.28	51	9.65	11.92	44	10.66	11.47	51	13.05	11.17	71	0.34	7.63	0
U.S. Treasury securities.....	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	3.25	0.79	89	4.05	0.73	93	3.63	0.82	90	0.68	0.63	68	1.04	0.54	76
Municipal securities	2.11	1.72	61	1.66	1.77	58	1.51	1.73	58	1.52	1.69	57	2.09	1.34	70
Mortgage-backed securities	28.90	14.04	94	20.55	12.38	86	27.02	14.14	90	18.44	11.75	83	18.27	11.44	84
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0	0.40	7	0	0.46	6	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	48.99	59.15	20	55.88	61.15	28	49.66	58.06	22	57.90	61.72	28	67.05	63.50	45
Real estate loans secured by 1–4 family	2.89	11.67	11	3.21	11.69	14	2.78	11.46	11	3.45	11.91	17	4.60	13.29	18
Revolving	0.44	1.40	25	0.53	1.51	28	0.47	1.42	26	0.56	1.66	28	0.83	2.07	31
Closed-end, secured by first liens	2.37	9.94	13	2.52	9.76	14	2.21	9.67	12	2.70	9.81	16	3.46	10.69	18
Closed-end, secured by junior liens	0.08	0.17	42	0.16	0.21	51	0.10	0.17	47	0.18	0.22	55	0.30	0.28	63
Commercial real estate loans	35.60	23.42	80	37.58	22.27	88	35.66	22.69	81	38.01	22.22	87	48.56	22.23	95
Construction and land development	0.42	3.49	15	0.65	3.32	17	0.39	3.34	14	0.59	3.40	18	1.10	3.44	28
Multifamily	4.06	3.52	67	4.08	3.21	69	4.06	3.57	68	4.29	3.12	72	5.20	3.01	81
Nonfarm nonresidential	31.12	15.11	92	32.85	14.77	97	31.21	14.57	93	33.13	14.72	96	42.27	14.69	98
Real estate loans secured by farmland.....	2.88	0.33	97	2.21	0.33	94	2.29	0.30	96	2.18	0.33	93	2.36	0.36	94

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	84.43	61.87	88	76.94	57.91	85	82.05	61.05	84	75.37	57.15	84	82.81	57.46	92
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	84.43	61.87	88	76.94	57.91	85	82.05	61.05	84	75.37	57.15	84	82.81	57.46	92
Real estate loans secured by 1–4 family.....	5.90	20.07	12	5.74	19.43	12	5.61	19.86	12	5.96	19.43	13	6.86	20.75	12
Revolving	0.90	2.35	26	0.95	2.45	26	0.95	2.43	28	0.98	2.64	25	1.24	3.15	31
Closed-end.....	4.99	17.49	11	4.79	16.76	12	4.65	17.24	12	4.98	16.59	14	5.61	17.39	14
Commercial real estate loans	72.66	38.39	94	67.25	35.36	94	71.82	37.86	95	65.65	34.63	95	72.43	33.52	98
Construction and land development.....	0.86	5.82	12	1.16	5.29	15	0.79	5.65	12	1.02	5.26	16	1.64	5.09	22
1–4 family.....	0.33	1.29	37	0.52	1.05	47	0.36	1.18	38	0.42	0.93	42	0.54	0.94	48
Other.....	0.53	4.49	8	0.64	4.21	8	0.43	4.40	6	0.60	4.19	10	1.10	4.02	19
Multifamily.....	8.28	5.66	75	7.30	5.08	74	8.17	5.78	76	7.41	4.96	74	7.76	4.69	80
Nonfarm nonresidential	63.52	25	99	58.79	23.47	99	62.86	24.56	99	57.21	22.93	98	63.04	22.15	98
Owner-occupied.....	24.45	8.44	99	24.84	7.93	98	24.81	8.29	98	24.39	7.68	98	27.27	7.72	98
Other.....	39.07	16.32	98	33.95	15.25	97	38.05	15.94	98	32.83	14.95	97	35.77	14.34	98
Real estate loans secured by farmland.....	5.87	0.59	97	3.95	0.56	94	4.62	0.54	96	3.77	0.54	94	3.52	0.55	94
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	9.51	18.81	18	17.78	23.16	32	10.40	18.86	19	18.41	22.17	37	11.08	19.53	22
Loans to individuals	0.09	6.52	7	0.19	6.02	9	0.10	6.24	9	0.21	6.13	10	0.21	7.13	8
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	3.45	0.31	94	3.15	0.33	94	4.89	0.34	95	4.32	0.32	94	4.78	0.37	94
Other loans and leases.....	2.52	8.03	24	1.94	8.05	22	2.56	8.75	24	1.69	9.09	19	1.30	9.85	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	478.81	395.39	67	447.18	382.51	57	439.81	391.81	56	447.53	381.27	56	453	391.26	54
Real estate loans secured by 1–4 family.....	33.43	125.02	11	33.36	124.29	12	30.06	126.06	10	35.37	125.03	14	37.52	138.18	12
Revolving	5.12	14.84	25	5.54	16.14	27	5.11	15.44	26	5.79	17.42	27	6.81	21.26	29
Closed-end.....	28.32	108.83	13	27.82	106.79	12	24.95	108.85	12	29.58	106.14	15	30.71	115.20	15
Commercial real estate loans	412.08	249.33	86	390.88	237.40	87	384.98	245.88	81	389.80	234.65	87	396.24	229.44	86
Construction and land development.....	4.85	36.95	14	6.75	35.26	17	4.23	35.95	11	6.06	35.62	17	8.95	34.95	22
1–4 family.....	1.84	8.02	34	3.01	6.84	42	1.95	7.42	36	2.48	6.34	41	2.94	6.61	43
Other.....	3.01	28.49	7	3.74	28.01	9	2.28	28.11	6	3.58	28.16	11	6.01	27.32	20
Multifamily.....	46.98	37.99	72	42.43	34.02	70	43.82	38.66	70	44	32.74	74	42.42	31.04	74
Nonfarm nonresidential	360.24	160.85	95	341.69	157.71	96	336.94	158.05	93	339.74	155.06	96	344.86	152.10	94
Owner-occupied.....	138.67	53.96	96	144.37	52.99	96	132.98	52.99	94	144.82	52.37	96	149.20	53.07	95
Other.....	221.58	105.37	93	197.32	102.29	93	203.96	102.54	92	194.92	100.54	92	195.66	97.41	92
Real estate loans secured by farmland.....	33.30	3.46	97	22.94	3.50	93	24.77	3.22	94	22.36	3.44	93	19.24	3.60	91
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	53.92	113.45	20	103.34	145.22	30	55.73	114.45	20	109.30	139.91	35	60.60	122.02	23
Loans to individuals	0.51	36.67	6	1.10	35.91	9	0.56	34.55	10	1.23	37.47	11	1.14	43.51	9
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	19.59	1.66	94	18.28	1.94	94	26.24	1.86	96	25.67	1.88	95	26.16	2.18	95
Other loans and leases.....	14.27	47.86	24	11.30	47.52	21	13.71	51.06	23	10.06	49.54	16	7.09	52.44	9
Supplemental															
Non-owner occupied CRE loans / Gross loans	48.69	30.57	86	42.77	27.81	85	47.23	30.07	85	41.51	27.32	84	45.23	26.45	88
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	276.10	198.65	76	248.59	185.94	73	253.16	195.33	70	246.46	183.76	67	247.44	178.57	70
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	414.76	256.17	86	392.96	243.39	86	386.14	252.85	82	391.27	240.85	86	396.64	236.10	86

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.60	10.28	51	9.65	11.92	44	10.66	11.47	51	13.05	11.17	71	0.34	7.63	0
Liquid assets	41.62	28.10	83	35.08	27.16	77	41.73	29.03	82	32.64	26.22	73	20.99	22.44	56
Investment securities	34.35	21.67	86	26.38	18.78	78	32.27	21.63	83	20.73	17.85	65	21.39	16.99	75
Net loans and leases	48.55	59.31	19	55.40	60.99	28	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Net loans, leases and standby letters of credit	48.80	60.12	18	55.74	61.79	27	49.53	59.49	19	57.61	62.48	27	66.90	64.84	43
Core deposits	82.06	76.85	62	80.72	73.69	73	81.19	75.71	67	80.70	70.67	83	76.20	63.09	82
Noncore funding	3.96	9.46	29	4.12	11.95	20	4.56	10.30	29	3.78	14.13	10	4.76	19.36	7
Time deposits of \$250K or more	0.55	1.46	21	0.67	1.96	19	0.50	1.58	16	0.70	2.11	17	0.96	2.94	16
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3.41	1.11	87	3.41	1.22	86	4.06	1.23	86	3.05	1.47	79	3.80	1.94	78
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.40	0.44	94	3.41	0.60	94	4.06	0.54	93	3.05	0.54	89	3.80	0.48	92
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0.03	1.11	34	0	1	11	0.03	1.24	26	0	3.01	1
Earning assets that reprice within 1 year	19.87	36.68	13	20.39	38.67	11	21.30	37.37	15	25.07	39.38	17	17.91	39.29	5
Interest-bearing liabilities that reprice within 1 year	1.96	6.16	13	2.50	7.73	10	1.91	6.39	9	2.51	8.20	10	3.25	10.19	9
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	17.91	29.01	22	17.90	29.49	23	19.38	29.65	23	22.55	29.11	36	14.65	26.63	16
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.60	-1.97	37	-6.78	-0.51	32	-7.50	-2.33	35	-11.89	3.20	10	5.03	14.45	21
Net short-term noncore funding dependence	-5.72	-6.65	45	-6.95	-6.88	47	-7.60	-7.71	45	-12.09	-4.76	20	4.83	3.38	47
Short-term investment / Short-term noncore funding	222.60	265.83	59	242.84	246.74	64	237.90	273.46	57	360	184.19	82	7.43	77.77	5
Liquid assets - short-term noncore funding / Nonliquid assets	64.67	35.38	85	47.90	30.67	79	63.92	36.68	82	43.07	28.18	77	20.76	16.97	68
Net loans and leases / Total deposits	58.78	73.06	19	68.06	76.22	26	60.28	72.79	22	70.34	79.43	28	86.11	90.31	37
Net loans and leases / Core deposits	59.17	78.05	15	68.63	83.77	20	60.66	78.25	16	70.94	88.34	19	87.19	103.93	26
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-11.09	-3.53	8	-0.11	0.62	17	-0.30	0.12	29	1.95	1.57	64	0.34	0.72	43
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.14	-8.82	17	1.06	1.31	51	-0.09	-0.25	56	4.17	4.31	59	1.67	1.36	63
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	39.22	20.27	77	27.76	12.84	75	37.58	14.28	83	19.36	11.38	70	27.94	12.67	77
Available-for-sale securities	60.52	77.97	22	71.81	85.49	24	62.10	83.77	15	80.23	87.23	29	72.06	85.40	24
U.S. Treasury securities	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	9.47	3.73	80	15.35	4.35	86	11.26	4.12	83	3.30	4.01	65	4.86	3.49	71
Municipal securities	6.15	7.89	59	6.31	9.71	52	4.69	8.22	48	7.31	9.83	53	9.75	7.75	67
Mortgage-backed securities	84.12	65.55	78	77.91	66.67	64	83.73	66.54	76	88.98	66.64	81	85.39	67.43	76
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.26	0.30	63	0.43	0.36	71	0.33	0.29	67	0.41	0.35	69	0	0.40	13
Debt securities 1 year or less	0.32	8.63	5	0.50	9.29	6	0.50	7.78	7	0.08	10.55	2	0.34	11.86	3
Debt securities 1 to 5 years	22.86	18.50	64	14.90	16.09	52	22.28	18.25	64	1.65	17.03	12	1.64	17.94	12
Debt securities over 5 years	76.55	70.45	53	84.17	72.48	64	76.90	71.11	54	97.86	69.86	94	98.02	66.02	98
Pledged securities	41.94	29.79	71	49.10	33.48	73	42.52	32.26	67	60.52	35.67	78	67.84	30.57	92
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	5.28	-1.29	61	139.30	156.41	55	-9.99	27.98	26	4,800.99	183.32	99	18.74	26.69	52
Investment securities	53.88	28.40	79	67.79	31.91	82	71.49	31.36	86	23.82	23.62	62	-2.58	11.75	20
Core deposits	20.15	14.47	75	33.07	29.18	70	10.83	16.94	35	35.35	26.88	81	-1.21	11.23	4
Noncore funding	13.60	-10.65	83	27.19	-25.09	92	33.01	-14.79	93	1.52	-12.18	66	-36.71	6.59	4

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,584,718	1,605,293	1,538,832
Commit: Secured commercial real estate loans	428,928	424,769	389,363	378,266	362,014
Commit: Unsecured real estate loans	43,463	35,939	12,997	42,565	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	43,494	50,306	43,957	52,364	52,212
Standby letters of credit	600	530	958	800	873
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	944,471	1,019,018	986,414	1,007,640	519,932
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						9.98	22.78	8	11.13	22.01	11	13.64	23.52	16	
Standby letters of credit	0.25	0.64	28	0.34	0.67	38	0.28	0.65	32	0.36	0.71	37	0.46	0.84	42
Commercial and similar letters of credit	0	0.02	54	0	0.02	52	0.01	0.02	57	0.01	0.02	55	0.01	0.02	58
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	5.38	45.51	22	6.87	42.67	23	6.21	46.30	22	6.99	48.62	19	4.61	68.47	17
Interest rate contracts	5.38	33.09	23	6.87	30.32	25	6.21	32.46	23	6.99	34.36	20	4.61	47.31	18
Interest rate futures and forward contracts	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.59	11	0	2	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	5.38	19.54	30	6.87	20.33	31	6.21	20.49	31	6.99	20.83	30	4.61	28.86	20
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						19.64	44.98	12	19.90	42.82	15	20.37	45.53	15	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	944,471	1,019,018	986,414	1,007,640	519,932
Interest rate contracts	944,471	1,019,018	986,414	1,007,640	519,932
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	944,471	1,019,018	986,414	1,007,640	519,932
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	944,471	1,019,018	986,414	1,007,640	519,932
Interest rate contracts	944,471	1,019,018	986,414	1,007,640	519,932
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	472,235	509,509	493,207	503,820	259,966
One year or less	4,876	10,250	7,672	11,248	7,598
Over 1 year to 5 years	28,589	31,425	28,965	32,082	36,540
Over 5 years	438,770	467,834	456,570	460,490	215,828
Gross negative fair value (absolute value)	3,653	14,692	14,163	30,181	11,502
Gross positive fair value.....	3,653	14,692	14,163	30,181	11,502
Held for trading.....	0	0	0	0	0
Non-traded.....	3,653	14,692	14,163	30,181	11,502
Current credit exposure on risk-based capital derivative contracts	3,653	14,692	14,163	30,181	11,502
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	10.22	9	0	12.82	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	6.03	8	0	8.11	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	5.74	8	0	7.80	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	74.58	95	100	69.64	95	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	50	92.63	8	50	90.92	6	50	92.53	7	50	91.48	7	50	93.86	7
One year or less	0.52	27.97	10	1.01	26.80	10	0.78	27.56	10	1.12	32.05	10	1.46	32.17	9
Over 1 year to 5 years	3.03	26.35	15	3.08	28.69	15	2.94	27.01	16	3.18	27.06	14	7.03	30.45	20
Over 5 years	46.46	29.53	70	45.91	30.03	68	46.29	29.89	67	45.70	29.56	70	41.51	28.09	67
Gross negative fair value (absolute value)	0.39	1.21	14	1.44	1.21	62	1.44	0.98	74	3	1.55	76	2.21	0.83	93
Gross positive fair value	0.39	1.52	8	1.44	1.70	35	1.44	1.34	60	3	2.23	67	2.21	1.19	87
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	20	0.01	0.05	35	0.01	0.04	40	0.02	0.07	43	0.01	0.06	40
Gross positive fair value (X)	0	0.06	14	0.01	0.07	24	0.01	0.05	26	0.02	0.09	28	0.01	0.07	28
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	32	0.01	0.01	55	0.01	0.01	63	0.02	0.02	73	0.01	0.01	68
Current credit exposure (X)	0	0.04	23	0.01	0.05	31	0.01	0.04	34	0.02	0.06	35	0.01	0.05	33
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.03	0.47	22	0.16	0.61	32	0.15	0.46	36	0.35	0.85	37	0.13	0.73	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	65,019	93,692	93,692	68,660	63,613
Gross losses	16	2,475	3,371	666	454
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	11	88	198	358	501
Net losses	5	2,387	3,173	308	-47
Provision for loan and lease losses	2,500	-19,500	-25,500	23,500	5,000
Adjustments	8,605	0	0	1,840	0
Ending balance	76,119	71,805	65,019	93,692	68,660
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	0.04	70	-0.54	-0.11	8	-0.17	-0.09	28	0.18	0.51	13	0.04	0.15	20
Provision for loan and lease losses / Average loans and leases	0.12	0.06	72	-0.94	-0.20	8	-0.32	-0.16	26	0.29	0.82	12	0.07	0.24	20
Provision for loan and lease losses / Net loan and lease losses	50,000	49.50	99	-816.93	-168.35	12	-803.66	-105.48	10	7,629.87	487.86	97	-10,638.30	130.58	0
Allowance for loan and lease losses / Total loans and leases not held for sale	0.89	1.20	20	0.87	1.49	14	0.82	1.23	18	1.12	1.58	23	0.91	0.83	58
Allowance for loan and lease losses / Total loans and leases	0.89	1.17	22	0.87	1.47	14	0.82	1.20	21	1.12	1.55	24	0.91	0.81	58
Allowance for loan and lease losses / Net loans and leases losses (X)	3,805.95	38.27	99	7.52	18.09	39	20.49	21.39	66	304.19	11.58	98		8.03	
Allowance for loan and lease losses / Nonaccrual assets	573.83	355.27	81	521.50	291.29	86	943.12	364.13	90	653.04	299.17	89	1,301.12	218.72	95
ALLL / 90+ days past due + nonaccrual loans and leases	573.83	284.19	83	521.50	246.27	89	943.12	287.08	95	653.04	244.34	94	1,301.12	151.73	97
Gross loan and lease losses / Average loans and leases	0	0.17	4	0.12	0.24	34	0.04	0.19	13	0.01	0.34	3	0.01	0.28	3
Recoveries / Average loans and leases	0	0.07	4	0	0.08	7	0	0.08	4	0	0.07	6	0.01	0.08	9
Net losses / Average loans and leases	0	0.09	22	0.12	0.16	50	0.04	0.11	33	0	0.27	4	0	0.21	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	0.33	10.98	3	13.21	7.39	81	29.73	34.67	51	78.85	33.98	92	172.16	36.22	95
Earnings coverage of net loan and lease losses (X)	13,173.20	38.54	99	29.32	25.70	69	85.77	39.72	79	886.43	22.91	97	-6,299.45	24.40	0
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	60	-0.01	0.03	30	0	0.02	32	-0.01	0.04	14	0	0.01	31
Real estate loans secured by 1–4 family	0	-0.02	71	-0.07	-0.01	11	-0.02	-0.02	35	-0.05	0.01	10	-0.04	0.01	10
Revolving	0	-0.08	73	0	-0.03	61	-0.04	-0.07	41	-0.07	0.01	16	-0.01	0.02	29
Closed-end	0	-0.02	70	-0.08	-0.01	7	-0.02	-0.01	32	-0.05	0	8	-0.05	0	8
Commercial real estate loans	0	0	49	0	0.05	35	0	0.04	24	0	0.07	10	0	0.01	46
Construction and land development	-0.02	-0.02	29	-0.01	0	27	-0.09	0	7	-0.01	0	31	-0.01	-0.01	37
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	-0.02	-0.01	23	-0.01	0	22	-0.09	0	6	-0.01	0	27	-0.01	-0.01	33
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	45	0	0.07	30	0	0.05	22	0	0.11	8	0	0.02	47
Owner-occupied	0	0	37	0	0.01	31	0	0.01	27	0	0.02	26	0	0.01	57
Other	0	0	54	0	0.06	41	0	0.04	35	0	0.08	11	0	0.01	40
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	-0.01	0.01	14
Commercial and industrial loans	0.01	0.11	41	0.67	0.20	89	0.39	0.17	83	0.04	0.47	14	0.01	0.37	7
Loans to individuals	0.05	0.70	11		1.06		0.15	0.71	14	0.62	1.13	40	0.01	1.17	2
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0.03	0.02	77	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	25	0.08	0.15	53

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		2,622		1,675		2,459		3,066		1,653					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases.....		13,265		13,769		6,894		14,347		5,277					
Total past due and nonaccrual loans and leases.....		15,887		15,444		9,353		17,413		6,930					
Restructured 30–89 days past due		0		0		0		0		243					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		0		0		0		0		244					
Total restructured loans and leases		0		0		0		0		487					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		5,259		5,813		5,293		2,159		3,112					
Other real estate owned.....		0		1,575		0		3,392		4,889					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.03	0.32	2	0.02	0.33	4	0.03	0.32	3	0.04	0.39	3	0.02	0.43	3
90+ days past due loans and leases	0	0.10	10	0	0.11	8	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases.....	0.15	0.44	14	0.17	0.65	8	0.09	0.46	9	0.17	0.66	9	0.07	0.51	6
90+ days past due and nonaccrual loans and leases.....	0.15	0.59	9	0.17	0.82	4	0.09	0.62	3	0.17	0.85	4	0.07	0.71	3
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	45
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0	0.10	2	0	0.13	3	0	0.10	2	0	0.13	3	0	0.14	11
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.03	0.32	2	0.02	0.33	4	0.03	0.32	3	0.04	0.40	3	0.02	0.43	3
90+ days past due assets	0	0.10	9	0	0.11	8	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.15	0.45	14	0.17	0.66	8	0.09	0.47	9	0.17	0.67	9	0.07	0.53	4
30+ days past due and nonaccrual assets	0.18	0.94	2	0.19	1.18	2	0.12	0.97	2	0.21	1.29	1	0.09	1.19	1
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.08	0.35	9	0.09	0.50	6	0.04	0.36	4	0.10	0.52	6	0.05	0.44	3
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.36	8	0.10	0.53	5	0.04	0.37	3	0.12	0.55	6	0.09	0.48	7
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.11	0.41	8	0.14	0.58	8	0.08	0.41	6	0.14	0.60	7	0.12	0.53	10
Allowance for loan and lease losses	24.34	62.77	14	29.46	69.27	18	18.74	62.64	9	21.24	66.66	7	19.69	115.41	5
Equity capital + allowance for loan and lease losses	0.86	3.67	5	1.01	5.03	4	0.57	3.60	3	0.95	4.97	6	0.66	4.28	7
Tier 1 capital + allowance for loan and lease losses	1.22	4.23	8	1.48	5.96	8	0.83	4.30	5	1.42	6.05	6	0.98	5.65	6
Loans and leases + other real estate owned	0.22	0.69	8	0.26	0.97	6	0.15	0.71	6	0.24	0.97	6	0.18	0.85	7

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.02	0.26	5	0.01	0.31	5	0.03	0.26	6	0.01	0.39	3	0.01	0.38	4
	90+ days past due		0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual		0.11	0.51	14	0.16	0.76	9	0.08	0.52	10	0.16	0.76	10	0.06	0.46	11
Commercial and industrial	30–89 days past due		0.05	0.26	14	0.05	0.22	23	0.10	0.24	30	0.15	0.23	48	0.11	0.31	22
	90+ days past due		0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual		0.29	0.53	39	0.21	0.69	20	0.21	0.57	23	0.21	0.75	17	0.14	0.83	15
Individuals	30–89 days past due		0	0.67	4	0	0.53	5	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due		0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual		0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due			0			0.01			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual			0.01			0			0			0			0	
Agricultural	30–89 days past due		0.37	0.16	77	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual		0.89	0.71	79	0.10	0.44	56	0	0.70	27	0.22	0.49	58	0	0.67	22
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual		0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0.40	0.13	87

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	1–4 family	30–89 days past due	0.10	0.44	12	0.15	0.47	18	0.25	0.46	31	0.16	0.65	9	0.10	0.67
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.23	0.68	23	0.27	0.88	15	0.35	0.71	27	0.22	0.89	13	0.26	0.73	16
Revolving	30–89 days past due	0	0.27	6	0.03	0.31	15	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.05	1.02	17	0.40	1.31	25	0.21	1.18	25	0.21	1.13	20	0.40	1	30
Closed-end	30–89 days past due	0.11	0.46	17	0.17	0.48	25	0.31	0.49	40	0.19	0.65	14	0.12	0.70	9
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.27	0.66	28	0.25	0.85	16	0.38	0.67	35	0.22	0.87	14	0.23	0.70	17
Junior lien	30–89 days past due	0.11	0.01	97	0	0.01	9	0.02	0.01	78	0.09	0.02	95	0.06	0.02	86
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.14	0.03	96	0.14	0.05	88	0.17	0.03	95	0.12	0.04	86	0.03	0.04	40
Commercial real estate	30–89 days past due	0.01	0.16	11	0	0.22	9	0.01	0.15	11	0	0.26	4	0	0.18	10
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.05	0.37	12	0.16	0.62	15	0.06	0.38	16	0.17	0.62	19	0.04	0.23	17
Construction and development	30–89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.06	58	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.01	0.13	19	0	0.20	13	0.01	0.13	20	0	0.23	6	0	0.14	12
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.06	0.45	14	0.19	0.78	13	0.07	0.45	15	0.19	0.80	16	0.05	0.28	14
Owner Occupied	30–89 days past due	0	0.04	22	0	0.06	10	0.01	0.04	34	0	0.07	8	0	0.07	17
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	27
	Nonaccrual	0.06	0.17	30	0.19	0.32	40	0.07	0.17	34	0.19	0.27	41	0.04	0.16	25
Other	30–89 days past due	0.01	0.08	37	0	0.12	23	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.24	7	0	0.40	5	0	0.23	7	0	0.44	5	0.01	0.10	19
Farmland	30–89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.80	0.67	74	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,325,644	1,213,451	1,209,903	1,211,780	1,298,792										
Retained earnings	895,661	800,259	875,568	760,861	682,692										
Accumulated other comprehensive income (AOCI)	-146,262	6,956	-3,968	35,349	12,614										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,075,043	2,020,666	2,081,503	2,007,990	1,994,098										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	782,388	683,629	679,037	685,325	692,333										
Accumulated other comprehensive income-related adjustments	-146,262	6,956	-3,968	35,349	12,614										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,438,917	1,330,081	1,406,434	1,287,316	1,289,151										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,438,917	1,330,081	1,406,434	1,287,316	1,289,151										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	25,000	0	25,000	25,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	25,000	0	25,000	25,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	25,000	0	25,000	25,000										
Tier 1 Capital	1,438,917	1,355,081	1,406,434	1,312,316	1,314,151										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	84,119	80,805	73,019	102,692	77,619										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	84,119	80,805	73,019	102,692	77,619										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	84,119	80,805	73,019	102,692	77,619										
Exited advanced approach tier 2 capital															
Total capital	1,523,036	1,435,886	1,479,453	1,415,008	1,391,770										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,386,465	14,468,408	16,005,842	13,945,932	11,354,766										
Less: Deductions from common equity tier 1 capital	782,388	683,629	679,037	685,325	692,333										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	16,604,077	13,784,779	15,326,805	13,260,607	10,662,433										
Total risk-weighted assets	10,608,356	8,945,961	9,464,576	8,715,728	8,695,634										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.56	12.18	74	14.87	12.54										
Common equity tier 1 capital, column B	0	0.26	46	0	0.28										
Tier 1 capital, column A	13.56	12.88	71	15.15	13.31										
Tier 1 capital, column B	0	0.31	46	0	0.32										
Total capital, column A	14.36	14.72	50	16.05	15.37										
Total capital, column B	0	0.34	46	0	0.36										
Tier 1 leverage	8.67	9.06	41	9.83	9.15										
Supplementary leverage ratio, advanced approaches HCs		6.62		7.94	6.71										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	13.56	12.18	74	14.87	12.54	84	14.86	12.37	83	14.77	12.35	83	14.83	12.11	84
	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
	13.56	12.88	71	15.15	13.31	81	14.86	13.11	77	15.06	13.08	81	15.11	12.78	83
	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
	14.36	14.72	50	16.05	15.37	68	15.63	14.91	67	16.24	15.23	72	16.01	14.36	78
	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
	8.67	9.06	41	9.83	9.15	74	9.18	8.98	62	9.90	9.13	75	12.33	9.76	92
		6.62		7.94			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		11			13			58			159			65	-15.38	-47.62	
Other insurance activities income		11			13			58			159			65	-15.38	-47.62	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		259,254			223,905			251,570			226,818			226,281	15.79	78.73	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53						
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26						
Insurance activities revenue / Adjusted operating income	0.01	0.38	38	0.01	0.38	35	0.01	0.36	35	0.03	0.41	42	0.01	0.47	32				
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37				
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91						
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09						
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39				
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86						
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13						
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61						
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.11	12.22	70	15.69	11	67	17.10	12	69	16.13	11.03	69	16.36	11.51	69				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34				

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	105,418	35,370	130,582	218,745	107,521	198.04	756.71
Dividends	105,000	35,000	129,000	217,000	106,000	200.00	775.00
Interest	5	8	30	15	22	-37.50	150.00
Management and service fees	111	60	342	520	289	85.00	
Other income	302	302	1,210	1,210	1,210	0.00	-0.33
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	105,418	35,370	130,582	218,745	107,521	198.04	756.71
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	3	6	17	30	-100.00	-100.00
Total operating income	105,418	35,373	130,588	218,762	107,551	198.02	756.36
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	2,253	2,087	8,088	8,726	9,158	7.95	54.32
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	2,253	2,087	8,088	8,726	9,158	7.95	54.32
Income (loss) before taxes	103,165	33,286	122,500	210,036	98,393	209.94	850.83
Applicable income taxes (credit)	-542	-506	-1,922	-2,059	-2,249		
Extraordinary items							
Income before undistributed income of subsidiaries	103,707	33,792	124,422	212,095	100,642	206.90	815.01
Equity in undistributed income of subsidiaries	-58,147	30,101	88,099	-34,936	107,185		
Bank subsidiaries	-58,147	30,101	88,099	-34,936	107,185		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	45,560	63,893	212,521	177,159	207,827	-28.69	59.84
Memoranda							
Bank net income	46,853	65,101	217,099	182,064	213,185	-28.03	60.62
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,035,576	96.77	1,991,874	96.14	2,038,948	96.77	1,990,166	2,003,692	2.19	92.00
Common and preferred stock		2,035,576	96.77	1,991,874	96.14	2,038,948	96.77	1,990,166	2,003,692	2.19	92.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	774	0.04	0	0	774	774	-100.00	-100.00
Common and preferred stock		0	0	774	0.04	0	0	774	774	-100.00	-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		61,234	2.91	68,325	3.30	61,453	2.92	55,644	31,054	-10.38	241.19
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		1,247	0.06	1,357	0.07	1,272	0.06	1,386	1,505	-8.11	-6.38
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		5,489	0.26	9,548	0.46	5,273	0.25	10,875	8,737	-42.51	-0.13
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		2,103,546	100.00	2,071,878	100.00	2,106,946	100.00	2,058,845	2,045,762	1.53	93.74
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		28,503	1.35	25,419	1.23	25,443	1.21	25,062	25,853	12.13	109.20
Balance due to subsidiaries and related institutions		0	0	25,793	1.24	0	0	25,793	25,811	-100.00	-100.00
Total liabilities		28,503	1.35	51,212	2.47	25,443	1.21	50,855	51,664	-44.34	-27.71
Equity Capital		2,075,043	98.65	2,020,666	97.53	2,081,503	98.79	2,007,990	1,994,098	2.69	98.32
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		1,325,644	63.02	1,213,451	58.57	1,209,903	57.42	1,211,780	1,298,792	9.25	132.16
Common surplus		0	0	0	0	0	0	0	0		
Retained earnings		895,661	42.58	800,259	38.62	875,568	41.56	760,861	682,692	11.92	92.65
Accumulated other comprehensive income		-146,262	-6.95	6,956	0.34	-3,968	-0.19	35,349	12,614		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		2,103,546	100.00	2,071,878	100.00	2,106,946	100.00	2,058,845	2,045,762	1.53	93.74
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	25,774	1.24	0	0	25,774	25,774	-100.00	-100.00
Notes payable to subsidiaries that issued TPS		0	0	25,000	1.21	0	0	25,000	25,000	-100.00	-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	24.56	64.91	15	72.49	74.87	52	78.61	66.37	64	46.05	81.10	24	100.30	57.84	83
Dividends declared / Net income	55.90	33.46	92	38.34	23.13	76	46.03	28.27	86	55.13	42.29	70	48.57	33.08	80
Net income – dividends / Average equity.....	3.58	6.76	15	7.75	9.52	39	5.56	8.62	24	3.99	4.14	49	5.51	6.46	38
Percent of Dividends Paid															
Dividends from bank subsidiaries	412.30	124.34	91	142.89	101.14	68	131.88	155.92	44	222.19	132.17	78	105.01	178.13	29
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	412.30	153.16	88	142.89	128.99	59	131.88	203.53	35	222.19	174.85	74	105.01	260.40	16
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	224.11	43.39	95	53.76	30.63	72	59.42	45.96	60	119.19	60.28	94	49.72	66.55	33
Interest income from bank subsidiaries.....	0.01	0.15	59	0.01	0.12	58	0.01	0.11	59	0.01	0.36	47	0.01	0.54	47
Management and service fees from bank subsidiaries	0.24	0.75	80	0.09	1.08	75	0.16	0.88	78	0.29	1.47	75	0.14	1.55	74
Other income from bank subsidiaries.....	0.64	0	97	0.46	0	95	0.56	0	96	0.66	0	96	0.57	0	97
Operating income from bank subsidiaries	225	49.34	94	54.33	33.49	70	60.15	51.33	60	120.15	62.88	89	50.44	69.36	30
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46			47.24			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.46			0.53			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		39.06			69.48			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.60	60.28	67	98.95	58.57	71	98.78	74.16	63	99.19	69.76	76	98.56	67.32	72
Interest income from bank subsidiaries.....	0	1.04	50	0.02	0.72	54	0.02	0.23	57	0.01	0.63	42	0.02	0.80	44
Management and service fees from bank subsidiaries	0.11	1.48	78	0.17	4.11	73	0.26	1.44	76	0.24	1.87	75	0.27	1.81	75
Other income from bank subsidiaries.....	0.29	0.01	93	0.85	0.02	93	0.93	0.02	94	0.55	0.04	92	1.13	0.03	93
Operating income from bank subsidiaries	100	73.91	86	99.99	71.70	84	100	83.13	87	99.99	82.20	88	99.97	78.80	91
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.43			29.59			26.38			27.08			28.33	